

BASE LENDING RATE (“BLR”) FOR CORPORATE CUSTOMERS

Effective date: 1-3-2022

In case the interest rate under the relevant Facility Agreement/General Facility Agreement is **BLR + Margin***, please refer to the below BLR information applied for relevant loans below for your reference.

Interest review cycle	USD BLR (%) Applied for below loans		VND BLR (%) Applied for below loans	
	Mid/Long-term	Short-term	Mid/Long-term	Short-term
Overnight	2.66	2.66	5.25	4.00
1 week	2.73	2.73	5.20	3.95
2 weeks	2.73	2.73	5.19	3.94
1 month	2.87	2.87	5.16	3.91
2 months	2.95	2.95	5.12	3.87
3 months	3.06	3.06	5.08	3.83
4 months	3.14	3.14	5.03	3.78
5 months	3.22	3.22	4.99	3.74
6 months	3.30	3.30	4.94	3.69
7 months	3.35	3.35	4.99	3.74
8 months	3.40	3.40	5.04	3.79
9 months	3.46	3.46	5.09	3.84
10 months	3.51	3.51	5.14	3.89
11 months	3.56	3.56	5.19	3.94
12 months	3.61	3.61	5.24	3.99

* Margin is determined in accordance with the Facility Agreement/General Facility Agreement.

Note:

Our Relationship Manager will separately inform you of BLR for a loan in case:

- (i) VND loan is higher than VND50 billion or USD loan is higher than USD1 million; and/or
- (ii) The interest review cycle is longer than 01 year; and/or
- (iii) The loan is utilized in other foreign currencies.